

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

In re: SWEENEY, JOEL L	§ Case No. 15-23108-GLT
	§
	§
Debtor(s)	§

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that Charles O. Zebley, Jr., trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

OFFICE OF COURT CLERK  
U.S. BANKRUPTCY COURT  
5414 U.S. STEEL TOWER  
600 GRANT STREET  
PITTSBURGH, PA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 24 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 04:00pm on 09/15/2016 in Courtroom A, ,

U.S. BANKRUPTCY COURT  
U.S. STEEL TOWER, 54TH FLOOR  
600 GRANT STREET  
PITTSBURGH, PA 1519.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/16/2016 By: /s/Charles O. Zebley, Jr.  
Trustee

Charles O. Zebley, Jr.  
18 Mill Street Square  
P.O. Box 2124  
Uniontown, PA 15401  
(724) 439-9200

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In re: SWEENEY, JOEL L

§ Case No. 15-23108-GLT

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 4,500.00

*and approved disbursements of* \$ 20.00

*leaving a balance on hand of* <sup>1</sup> \$ 4,480.00

**Balance on hand:** \$ 4,480.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 4,480.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Charles O. Zebley, Jr.	1,125.00	0.00	1,125.00
Trustee, Expenses - Charles O. Zebley, Jr.	20.30	0.00	20.30
Attorney for Trustee, Fees - Charles O. Zebley, Jr., Esquire	750.00	0.00	750.00
Attorney for Trustee, Expenses - Charles O. Zebley, Jr., Esquire	31.82	0.00	31.82

Total to be paid for chapter 7 administration expenses: \$ 1,927.12

Remaining balance: \$ 2,552.88

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
 Remaining balance: \$ 2,552.88

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 2,552.88

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 26,922.85 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 9.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	SYSTEMS & SERVICES TECHNOLOGIES, INC. (SST)	26,922.85	0.00	2,552.88

Total to be paid for timely general unsecured claims: \$ 2,552.88  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/Charles O. Zebley, Jr.  
Trustee

Charles O. Zebley, Jr.  
18 Mill Street Square  
P.O. Box 2124  
Uniontown, PA 15401  
(724) 439-9200

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 6**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Joel L Sweeney  
 Debtor

Case No. 15-23108-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 10

Date Rcvd: Aug 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2016.

db	+Joel L Sweeney, 935 State Route 68, East Brady, PA 16028-3121
14098673	+Citi Cards, PO Box 6500, Sioux Falls, South Dakota 57117-6500
14098674	+Elizabeth M. Sweeney, 226B Kittanning Street, Chicora, PA 16025-4320
14098675	+JP Morgan Chase Bank, 1650 Market Street, 47th & 52nd Floors, Philadelphia, Pennsylvania 19103-7301
14098676	+Nationwide Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
14098678	Rosebud Mining Company (401 K Plan), ATTN: Lisa Green, 301 Market Street, Kittanning, PA 16201-1504
14098679	SST - Best Egg, 4315 Pickett Road, P.O. Box 3999, St. Joseph, MO 64503-0999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	E-mail/PDF: rmscidi@recoverycorp.com Aug 17 2016 01:29:15
	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14105044	E-mail/PDF: rmscidi@recoverycorp.com Aug 17 2016 01:30:01
	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14154738	+Fax: 866-311-5818 Aug 17 2016 01:40:06 Systems & Services Technologies, Inc. (SST), 4315 Pickett Road, St. Joseph, MO 64503-1600

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	JPMorgan Chase Bank, National Association
cr	Nationwide Bank
14098677*	+Nationwide Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2016 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank, National Association
	agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Ann E. Swartz	on behalf of Creditor Nationwide Bank ecfmail@mwc-law.com
Celine P. DerKrikorian	on behalf of Creditor Nationwide Bank ecfmail@mwc-law.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Stephen William French	on behalf of Debtor Joel L Sweeney sfrenchesq@yahoo.com, lmaxwell@drayerlaw.com

TOTAL: 7